

**Information to identify the case:**

Debtor 1	Francesco Ambrosio	Social Security number or ITIN xxx-xx-2260
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Elise Ambrosio	Social Security number or ITIN xxx-xx-4866
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-13734-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francesco Ambrosio  
aka Frank Ambrosio

Elise Ambrosio

10/24/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Francesco Ambrosio  
 Elise Ambrosio  
 Debtors

Case No. 16-13734-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db/jdb aty	+Francesco Ambrosio, Elise Ambrosio, 124 Bridge Street, Roselle Park, NJ 07204-1418 +Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429
516028790	+AA Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
516028791	+Action Physical Therapy, 413 King George Road, Suite 205, Basking Ridge, NJ 07920-2817
516028793	+Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938
516028797	+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516028798	+Guy D. Johnson, 50 Beechwood Road, Lincroft, NJ 07738-1101
516028799	+KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
516028800	+Midatlantic Neonatology, Att: Joseph A. Molinaro, 666 Godwin Avenue, Midland Park, NJ 07432-1449
516281434	+PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516028802	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
516028803	+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516028807	Tax Collector, 1110 East Westfield Ave., Roselle Park, NJ 07204
516028808	+Timothy and Caroline Grandinetti, Att: Richard J Kaplow, 53 Elm Street, Westfield, NJ 07090-2269
516073465	+Unifund CCR Partners, Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229
516028809	Unifund CCR Partners, 10625 Brace Road, Suite K, Cincinnati, OH 45242
516028805	+Unifund CCR Partners, Sharinn & Lipshie, PC, 333 Earle Ovington Blvd., Suite 102, Uniondale, NY 11553-3616
516028810	+Union County Sheriff, 10 Elizabethtown Plaza, Elizabeth, NJ 07202-3451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 00:52:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2019 00:52:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516028792	EDI: CAPITALONE.COM Oct 25 2019 04:18:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516135096	EDI: CAPITALONE.COM Oct 25 2019 04:18:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516028794	+EDI: CCS.COM Oct 25 2019 04:18:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
516028795	+E-mail/PDF: creditonebknotifications@resurgent.com Oct 25 2019 00:57:18 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
516028796	+E-mail/Text: bknotice@ercbpo.com Oct 25 2019 00:52:47 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516246095	E-mail/PDF: resurgentbknotifications@resurgent.com Oct 25 2019 00:57:23 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516028801	+E-mail/PDF: bankruptcy@ncfsi.com Oct 25 2019 00:56:38 New Century Financial, 110 S. Jefferson Road, Whippany, NJ 07981-1038
516028804	+E-mail/Text: bankruptcy@savit.com Oct 25 2019 00:53:23 Sa-Vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
516028811	+EDI: WFFC.COM Oct 25 2019 04:18:00 Wells Fargo, Corporate Offices, 420 Montgomery Street, San Francisco, CA 94104-1207
516299042	+EDI: ATTWIREBK.COM Oct 25 2019 04:18:00 c/o AT&T Services,, Inc Karen A. Cavagnaro-Lead Paralegal, One AT&T Way, Room 3A104, Bedminster NJ 07921-2693

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518466084*	+Unifund CCR Partners, Sharinn and Lipshie PC, 333 Earle Ovington Blvd Ste. 102, Uniondale, NY 11553-3616
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516028806	##+Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3413
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TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 30

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Bruce H Levitt on behalf of Joint Debtor Elise Ambrosio [blevitt@levittslafkes.com](mailto:blevitt@levittslafkes.com), [sslafkes@levittslafkes.com](mailto:sslafkes@levittslafkes.com); [lspcattorneys@gmail.com](mailto:lspcattorneys@gmail.com); [hbr69524@notify.bestcase.com](mailto:hbr69524@notify.bestcase.com); [lsbankruptcynotic.es@gmail.com](mailto:lsbankruptcynotic.es@gmail.com)  
Bruce H Levitt on behalf of Debtor Francesco Ambrosio [blevitt@levittslafkes.com](mailto:blevitt@levittslafkes.com), [sslafkes@levittslafkes.com](mailto:sslafkes@levittslafkes.com); [lspcattorneys@gmail.com](mailto:lspcattorneys@gmail.com); [hbr69524@notify.bestcase.com](mailto:hbr69524@notify.bestcase.com); [lsbankruptcynotic.es@gmail.com](mailto:lsbankruptcynotic.es@gmail.com)  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association [dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
Marie-Ann Greenberg [magecf@magtrustee.com](mailto:magecf@magtrustee.com)  
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association [rsolarz@kmllawgroup.com](mailto:rsolarz@kmllawgroup.com)

TOTAL: 5